

## REMARKS

Applicants submit this Reply to the Office Action mailed June 9, 2003. Applicants have cancelled claims 11-14, 20-31, and added new claims 32-39. Claims 32-39 are therefore pending in this application.

In the Office Action, the Examiner rejected claims 11-14 and 20-31 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,748,737 (Daggar) in view of U.S. Patent No. 5,712,914 (Aucsmith et al.).

Applicants respectfully traverse the rejection of claims 11-14 and 20-31, in light of the cancellation of those claims and the presentation of new claims 32-39. Applicants submit that new claims 32-39 are distinguishable from the prior art applied in this application, including Daggar and Aucsmith et al.

According to the Examiner, Daggar teaches all of the features recited in claims 11-14 and 20-31, with the exception of the "human identifier." The Examiner further asserted that Aucsmith et al. discloses the use of a "human identifier," and that it would have been obvious to one skilled in the art to combine the references.

Applicants, on the other hand, maintain that Daggar, alone or in combination with Aucsmith et al., fails to teach or suggest the use of a secure endorsed transaction, as recited in the now-cancelled claims 11-14 and 20-31. As recited in those claims, the generated unique code of a secure endorsed transaction constitutes a secure endorsement of the transaction by a party involved in the transaction and a digital signature constitutes a secure endorsement of the transaction by another party.

Nevertheless, and in an effort to advance prosecution of this application, Applicants

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have cancelled all of the rejected claims 11-14 and 20-31, and submitted new claims 32-39 for examination.

In contrast to the references applied in the Office Action to reject then-pending claims 11-14 and 20-31, new claims 32-39, include a combination of elements that are not taught or suggested by the references. For example, independent claim 32 recites, in part,

a verifier that verifies integrity of the secure endorsed transaction by, as a function of the secure endorsed transaction, comparing a stored unique code derived by decrypting the digital signature using the second key with a computed unique code derived from the second key, the human identifier, and the transaction data.

Applicants thank the Examiner for agreeing to review the language of new claim 32 in advance of the filing of this Reply. In an interview with the Examiner during which this claim was discussed, Applicants' representative explained to the Examiner how the references cited in the outstanding Office Action failed to teach or suggest, among other things, the recited verifier. In turn, the Examiner did not articulate a basis for rejecting the claim in view of the references cited in the outstanding Office Action. Rather, the Examiner made some suggestions for clarifying the language used to recite the "verifier." Applicants submit that the recitation of the verifier is clear and concise and fully satisfies the requirements of § 112.

Claims 33-39 depend on claim 32 and are patentable at least because of their dependence from a patentable base claim. Moreover, the dependent claims 33-39 include elements that are also not taught or suggested by the prior art.

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In view of the foregoing amendments and remarks, Applicant respectfully requests reconsideration and reexamination of this application, and the timely allowance of the pending claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

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Dated: November 7, 2003

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